

Information to identify the case:

Debtor 1	<u>Marcia Paulette McPherson</u>	Social Security number or ITIN	xxx-xx-1184
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	16-30358-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marcia Paulette McPherson

2/14/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marcia Paulette McPherson
Debtor

Case No. 16-30358-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 14, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db	+ Marcia Paulette McPherson, 574 Selfmaster Parkway, Union, NJ 07083-9027
516462592	Citi Financial, 13202 US Highway 1, Suite 555, Juno Beach, FL 33408
516462594	+ Convergent/PSEG Services Corp, 800 SW 39th ST/PO Box 9004, Renton, WA 98057-9004
516462598	+ HSBC Card Services, 2700 Snelling Ave. N. Ste. 250, Roseville, MN 55113-1783
516462601	+ Progressive Garden State Ins, 725 Canton St, Norwood, MA 02062-2679
516462597	Verve Cardholder Services, PO Box 8099, Newark, DE 19714-8099

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2022 23:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 14 2022 23:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Feb 15 2022 03:18:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516485548	+ EDI: PHINAMERI.COM	Feb 15 2022 03:18:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516657824	+ EDI: RECOVERYCORP.COM	Feb 15 2022 03:18:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516462602	+ EDI: CAPITALONE.COM	Feb 15 2022 03:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516462593	+ EDI: CONVERGENT.COM	Feb 15 2022 03:18:00	Convergent/Sprint, 800 SW 39th ST/PO Box 9004, Renton, WA 98057-9004
516462595	Email/PDF: creditonebknofications@resurgent.com	Feb 14 2022 23:08:26	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516605646	EDI: BANKAMER.COM	Feb 15 2022 03:18:00	Deutsche Bank National Trust Company, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
516462599	EDI: BLUESTEM	Feb 15 2022 03:18:00	Fingerhut Advantage, PO Box 1250, St. Cloud, MN 56395-1250
518378383	+ EDI: PHINAMERI.COM	Feb 15 2022 03:18:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
516537955	+ EDI: CBS7AVE	Feb 15 2022 03:18:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516462596	EDI: CBS7AVE	Feb 15 2022 03:18:00	Ginny's, PO Box 2825, Monroe, WI 53566-8025

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516618491	Email/PDF: resurgentbknofications@resurgent.com	Feb 14 2022 23:09:15	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516629823	+ EDI: MID8.COM	Feb 15 2022 03:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516462605	EDI: WFNNB.COM	Feb 15 2022 03:18:00	New York & Company, PO Box 182273, Columbus, Ohio 43218-2273
516675800	EDI: PRA.COM	Feb 15 2022 03:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516624507	EDI: Q3G.COM	Feb 15 2022 03:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516537978	EDI: Q3G.COM	Feb 15 2022 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516530644	EDI: Q3G.COM	Feb 15 2022 03:18:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
516533840	+ EDI: CBSMASON	Feb 15 2022 03:18:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516462600	+ EDI: CBSMASON	Feb 15 2022 03:18:00	Stoneberry, 1356 Williams St., Chippewa Falls, WI 54729-1500
516666336	+ EDI: RMSC.COM	Feb 15 2022 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Alicia Solomon
516497738	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516529744	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Holders of New Century Home Equity Loan Trust Series 2005-A, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraige cf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com

TOTAL: 3